

SERFF Tracking Number: CVKS-127621469 State: Arkansas
Filing Company: Coventry Health and Life Insurance Company State Tracking Number: 49758
Company Tracking Number:
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Fund Rider
Project Name/Number: /

Filing at a Glance

Company: Coventry Health and Life Insurance Company

Product Name: Fund Rider

SERFF Tr Num: CVKS-127621469 State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-Approved-
Closed

Sub-TOI: H16G.001A Any Size Group - PPO

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Author: Jennifer Simms

Disposition Date: 09/27/2011

Date Submitted: 09/12/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: 11/01/2011

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 09/27/2011

State Status Changed: 09/27/2011

Deemer Date:

Created By: Jennifer Simms

Submitted By: Jennifer Simms

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Rider to accommodate new product line focused on Wellness.

Company and Contact

Filing Contact Information

Jennifer Simms, Regulatory Compliance

jesimms@cvtty.com

Analyst

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8320 Ward Parkway 866-795-3995 [Phone] 4539 [Ext]
 Kansas City, MO 64114 816-460-4695 [FAX]

Filing Company Information

Coventry Health and Life Insurance Company CoCode: 81973 State of Domicile: Delaware
 8320 Ward Parkway Group Code: 1137 Company Type: LAH
 Kansas City, MO 64114 Group Name: Coventry Health Care State ID Number:
 (866) 795-3995 ext. 4539[Phone] FEIN Number: 75-1296086

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Coventry Health and Life Insurance Company	\$50.00	09/12/2011	51472661

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/27/2011	09/27/2011

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Disposition

Disposition Date: 09/27/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	covletter 2011 09 012	Approved-Closed	Yes
Form	Fund Rider	Approved-Closed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 09/27/2011	ALL-RID-09.11	Certificate Amendment, Insert Page, Endorsement or Rider	Fund Rider	Initial			ALL-RID-09.11.pdf



[LOGO]

[Coventry] [PHS] Fund Rider

This [Coventry] [PHS] Fund Rider is attached to and made part of the Coventry Health Care, Inc. Benefit Documents and is effective on the date Your Group is effective or renews its coverage with the Plan. All definitions, terms and conditions of Your Benefit Document apply hereto unless expressly stated to the contrary in this Rider.

How Your Coventry Fund Works

Your benefit plan includes participation in the [Coventry] [PHS] Fund ("Fund"). At the beginning of Your Benefit Period, Your Fund account contains the amount specified below, plus any Fund rollover up to the Fund maximum. Your Fund account is available to reimburse You for Your costs for Deductible amounts up to the balance in Your Fund account.

Pro-ration of Your Fund Account

If You are not enrolled in Your Group's benefit plan at the beginning of the Benefit Period or in the event You are rehired within the Benefit Period, Your beginning balance in Your Fund account will be pro-rated for the amount of Benefit Period for which You will be enrolled. Pro-rating is calculated on a quarterly basis.

If You have a family status change during the Benefit Period, Your Fund balance will be pro-rated based on the new status. The amount, if any, in Your Fund rollover will not be adjusted as a result of this family status change.

When Your coverage is terminated, Your Fund account will be available to reimburse You up to one (1) year from Your termination date. At the end of that one (1) year period, any remaining Fund balance will revert to Us.

COVENTRY FUND*	AMOUNT
[Coventry] [PHS] Fund Balance (per Benefit Period) Individual Family	 [\$0 - \$10,000] [\$0 - \$20,000]
[Coventry] [PHS] Fund Maximum Individual Family	 [None; \$0 - \$20,000] [None; \$40,000]
[Coventry] [PHS] Fund Rollover Maximum (from Benefit Period to Benefit Period) Individual Family	 [None; \$0 - \$10,000] [None; \$0 - \$20,000]

*Each individual will receive an amount equal to the individual Fund level, with no account exceeding three (3) times the individual Fund level per family.

Your coverage under this Rider ends when Your coverage under the Group Agreement ends. If there is any conflict between this Rider and Your Group Agreement or the *Benefit Document*, the terms of this Rider shall control.

All other terms and conditions stated in Your *Benefit Document* remain unchanged.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved-Closed	09/27/2011
Comments:		
Attachment:		
FLESCH.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved-Closed	09/27/2011
Bypass Reason: n/a to this filing		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary	Approved-Closed	09/27/2011
Bypass Reason: n/a to this filing		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: covletter 2011 09 012	Approved-Closed	09/27/2011
Comments:		
This form is a new "product line" that pairs wellness incentives with a high deductible health (not qualified) plan by providing dollars towards a "savings" that can be used to off-set deductible expenses. This is a multi-year strategy benefit design intended to partner with employers to manage costs and drive behavior changes. This Rider helps communicate the "saving" ability that these incentives can provide to participants.		

The brackets represent wording options that will be used exactly as depicted or removed, except numerical ranges that represent a minimum and maximum range.

